



# 21st Century Dad

One Dad's Thoughts, Ideas, and Feelings.

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## Life Insurance and Your Family

September 23rd, 2010 . by 21st Century Dad

**Disclosure:** I received a packet of educational information and a gift card from *The LIFE Foundation* before writing this post. The opinions and ideas expressed are my own.



Photo courtesy of the Ron Sombilon Gallery

September is Live Insurance Awareness Month. September is almost over. Where did the time go? Just because Life Insurance Awareness Month is about to pass, it doesn't mean we can stop thinking about it.

As a single man, I never gave a second thought to life insurance. Who would benefit from it? I wanted every penny of my paycheck that I was entitled to so I could spend it on fun things. Living in an epicenter of scam artistry raised insurance premiums all around. I had contentious sentiments toward the insurance industry. I only wanted the minimum to stay in the good graces of the law.

All that changed after Twilli was born. I know how important it is, but I dragged my feet (and other body parts). I wondered where I would find the money in my already tight budget for a life insurance premium.

## How to Buy Life Insurance

Guitar Center offers a basic policy at no extra charge as part of their employee benefits package. It's kind of like [Pro Coverage](#), but for you. It comes out of my paycheck, pre-tax, so it's an even better deal. I didn't hesitate to sign up. Your employer is the first place to go when you are looking for a life insurance policy. Group rates are available and you won't have to answer any questions about your health.

If your employer does not offer life insurance, you may still be able to purchase a plan through your employer while bearing the entire cost yourself. However, you may have some of the same advantages as buying into an employer-provided group plan. If neither option is available to you, a qualified professional can help you select a level of coverage appropriate for you. Be sure to get a referral from someone you trust. Another great source of life insurance might be your current insurance carrier for your homeowner's or auto insurance. Your insurance agent will gladly inform you of all the discounts you are entitled to for holding multiple policies.

## Life Insurance and the Stay-At-Home Parent

Many parenting blog writers and readers are stay-at-home parents. You may not have an income to replace, but what you provide for your children is so valuable. Think about how much you really do as a stay-at-home parent! What would it cost to add childcare, transportation, and a housekeeper? Stay-at-home parents don't get enough credit for what they do. They often don't get enough life insurance coverage either.

Salary.com conducted a study in 2006 and put the figure of \$134,121 if you consider the responsibilities of a stay-at-home parent and account for an average of 60 hours of overtime per week. Even if you only compensate mom or dad for a 40 hour work week, it would still cost \$45,697 to replace those services.

*Note: Updated figures are posted [here](#).*

## Where to Go For More Information

If you are on the fence and want to jump off, talk to someone you trust and visit some of these sites:

- [The Life and Health Insurance Foundation for Education](#) – a nonprofit organization



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## Twilli Turns 3

August 7th, 2010 . by [21st Century Dad](#)

It's been 3 wonderful years and my little baby girl celebrates another birthday. Time really does seem to fly by. The midwife called her a little "puddle." She was 6 pounds and 6 ounces of pure joy. A false sense of calm preceded the storm. [Twilli arrived with much ado and haste](#). She could not wait to escape her mother's ovarian bastille.



Over the course of the following year, we witnessed an incredible transformation. This little peanut grew and grew. I grew as a person and discovered more about who I am. [We wished Twilli a happy birthday once again.](#)

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2009 brought even more changes. After mastering autonomous ambulation, she moved on to expressing herself verbally. Twilli's healthy chompers ensured that she could enjoy grown up food.



As she develops and grows, none of it really seems like a surprise, but it is no less wonderful. Her personality was evident from the moment she arrived, but to see it come out as she grows is a delight.

This is the girl who pointed to her mom and said, "You! Time out!" On Mother's Day no less!

Twilli is also fond of all animals. She especially loves dogs and cats. One day, she gets on all fours, turns to me and says, "Now I'm a kitty too! Meow!" Then she crawls away, continuing to meow.

Twilli, you are my truest of true loves. You're 3 years old today and I love you even more every day. I can't wait to see when you blossom into an amazing young girl, teenager, and young woman. For now, I'll enjoy every moment as it comes.



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## Real Authentic Men and Women

July 14th, 2010 . by [21st Century Dad](#)

Bad blogger! No link love for you!!! I've been hiding. You know you've neglected your blog if several WordPress updates have been released since your last post.

I have some good news to share. Life circumstances and the random acts of others in the blogosphere have brought me out of hiding. There are some new and exciting things on the horizon for 21st Century Dad. Just wait. Hang out. [Add me to your RSS feed reader](#) and you won't miss a beat.

Despite my inactivity, I've been featured on a couple of blogs.

Beth at "[Open Seven Days A Week. Closed Sundays](#)" decided that I would be a good single dad to profile for Single Parents Day. Don't let the pretty face and blonde hair fool you. She actually knows what she's talking about and she is a gifted writer. This is a long-overdue shout-out. She did her little write-up about me back in March! [Read all about it.](#)

Once your blog gains some traction, you become interconnected with other bloggers. Through this interconnection, Chris Goforth tracked me down. He's a Real Authentic Man. I am so tapped out for time to engage in yet another social networking site. I am ashamed to admit that I haven't responded to his invitation to join [Real Authentic Men](#). OK, so I'm already a member of one Ning site, and that's the only sign-in I need, but do I just create a profile, post the obligatory profile pic and just pad his numbers? I feel more than just a twinge of guilt if I don't participate. As if that wasn't enough, my job has a social network for its employees.

You might know Chris as [PapaRocks6](#) on Twitter. I was featured in his series on [Real Authentic Men](#).

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## Happy Father's Day 2010

June 20th, 2010 . by [21st Century Dad](#)

Today is Father's Day, a celebration of fatherhood and [a day to be the best dad you can be](#). Spend a little extra time with your children. Twilli is visiting her extended family in Oklahoma this week. Mom's posting photos on Facebook and I can see that they're having a great time.

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Say hi to some of these great dads out there in the blogosphere. Most are dad bloggers, but some are bloggers who happen to be dads.

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## Parenting Skills - Aeronautical Engineering

April 26th, 2010 . by [21st Century Dad](#)



We all wonder what skills and traits you need to be a good parent. Who would've thought aeronautical engineering would make the list?

I bought a toy styrofoam airplane at Dollar Tree a few weeks ago. I took Twilli to the park and busted out the glider. She loved how I could throw it. She loved throwing it. She had a blast.

This past Thursday, I brought it out again. Twilli saw some young children close to her age playing across the street. She went over there to say hi.

The other children really liked the glider too. They all took turns playing with it.

One of the children stepped on it and broke a piece of the wing off. His mother scolded him and offered to replace the toy. What a stand-up kind of mom! I declined the gesture. It was only a dollar. The lady insisted. Twilli promptly pocketed the money.

.....



Later on that day, I examined the broken wing and determined that I could fix it easily. The pieces came back together very easily. I used a couple of staples and a few small pieces of tape. I don't want to add more weight to a glider than necessary. I duplicated the repair efforts on the other wing to balance the weight out.

You know you're being frugal when you decide to repair a toy you bought at Dollar Tree! I paid \$1. The State of Tennessee got an additional 9.25% out of me. The debit card processing company got a piece of that dollar too. The Chinese guy

working in the factory (who also makes the "We Support Our Troops" stickers and ribbons) got a piece of it as well.

In the first photo, you can see I put some black tape on the nose of the airplane. Initial test flights showed that the center of gravity was too far back. It needed to move forward, so I added a screw to the nose and put black tape over it. It flies much better now.

Since this is Twilli's airplane, I had to decorate it appropriately. As a young boy, I was obsessed with airplanes. I loved going to the airport. I loved flying. I loved playing with toy airplanes. I didn't have to tell her any of this. She just knows that daddy would be tickled if she loved airplanes too.

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